

# VISA DEBIT CARD & PEFCU ATM CARD APPLICATION

## PEFCU VISA Debit Card

It's actually two cards in one: an ATM Card and a Debit Card. The PEFCU VISA Debit Card can be used at ATMs worldwide displaying the VISA, Plus and Pulse logos. This gives you worldwide ATM access to your savings and checking accounts.

In addition, it also functions as a Debit Card and allows you to make purchases from your checking account anywhere VISA Debit Cards are accepted.

## PEFCU ATM Card

This card gives you access to your accounts from any Presto! ATM, Pulse, or Plus ATM. Also, if you have a Checking Account you'll be able to use any Presto! or Pulse POS (Point-of-Sale) terminal. This includes pay at the pump for gas purchases.

### Qualifications:

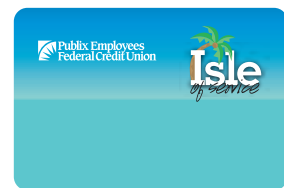
**VISA Debit Card** You need to be at least 13 years of age,\* have a Share Draft (checking) account†, and be in good standing with the Credit Union.

**PEFCU ATM Card** You need to be at least 13 years of age,\* have a Share (savings) account with a minimum \$5.00 balance, and be in good standing with the Credit Union.

*Choose your design!*



VISA Debit Card Standard Design



ATM Standard Design



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6



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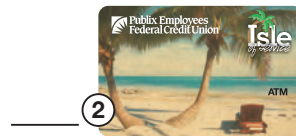
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**If no design is selected, you will be issued the Standard VISA Debit Card or PEFCU ATM Card design.**

\*Ages 13–18 must have a Parent/Legal Guardian as a Joint Owner on the Account. †Account must qualify for this service.

Date \_\_\_\_\_ Hire Date \_\_\_\_\_ Store # \_\_\_\_\_

Application is for a PEFCU VISA Debit Card.  Application is for a PEFCU ATM Card.

We are unable to process an incomplete application. Incomplete applications will be returned to be completed. By completing this application, you give permission to inquire into your credit history and agree to be bound by the terms and conditions of the agreement that will accompany your card.

Name \_\_\_\_\_ Credit Union Account # \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Mailing Address (if different) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Employer \_\_\_\_\_ Home Phone (\_\_\_\_\_) \_\_\_\_\_ Work Phone (\_\_\_\_\_) \_\_\_\_\_

Cell Phone (\_\_\_\_\_) \_\_\_\_\_ Driver's License # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Member's S.S. # \_\_\_\_\_

Joint Owner's Name \_\_\_\_\_ Joint Owner's S.S. # \_\_\_\_\_

Joint Owner's Employer \_\_\_\_\_ Home Phone (\_\_\_\_\_) \_\_\_\_\_ Work Phone (\_\_\_\_\_) \_\_\_\_\_

Signature of Member

Signature of Joint Owner

Select One:  I have an individual account. Only one card will be issued.  I have a joint account.  
 Please send only one card  
 Please send two cards

OFFICE USE ONLY

Date card(s) ordered \_\_\_\_\_ by \_\_\_\_\_  
CIF/PAN # \_\_\_\_\_

Governing Law: I agree that this agreement shall be governed by the laws of the States of FL, GA, AL and SC and applicable Federal law, that venue for all legal proceeding shall be in Polk County, FL or Gwinnett County, GA, and to pay all collection costs, including attorney fees, court costs, and future interest as required by law. I understand I will receive a complete disclosure of terms and conditions associated with the VISA Debit Card or PEFCU ATM Card when I receive my card.

### Service Charges

#### PEFCU VISA Debit/ATM Card

Point-of-Sale purchases at any merchant	Free
Replacement Card (expiring cards are free)	\$10.00
Cash Withdrawal Fee for Presto! ATMs*	.50
Cash Withdrawal Fee for other ATMs*	1.00
Balance Inquiry Fee for Presto! ATMs*	.25
Balance Inquiry Fee for other ATMs*	.50
International Currency Conversion Fee (of the International Transaction Amount)	1%
International Transaction Fee (of the International Transaction Amount)	.8%

#### PEFCU ATM Card Service Charges

Replacement Card (expiring cards are free)	10.00
Cash Withdrawal Fee for Presto! ATMs*	.50
Cash Withdrawal Fee for other ATMs*	1.00
Balance Inquiry Fee for Presto! ATMs*	.25
Balance Inquiry Fee for other ATMs*	.50
International Currency Conversion Fee (of the International Transaction Amount)	1%
International Transaction Fee (of the International Transaction Amount)	.8%

### PEFCU Isle of Service ATMs

All transactions are FREE.  
Deposits are accepted in cash or check. Check deposits over \$400 will have a 2 day hold.

With your PEFCU ATM Card or VISA Debit Card, long lines and inconvenient hours are a thing of the past. Also, there is less of an opportunity for loss or theft of money or checks.

**If you switch to a VISA Debit Card, your PEFCU ATM card is voided. Your new VISA Debit Card does everything your PEFCU ATM card did, plus a whole lot more.**

To take advantage of the convenience and security of the PEFCU VISA Debit Card or PEFCU ATM Card, simply fill out the application and send it in today!

Publix Employees Federal CU  
ATTN: Card Services Dept.  
PO BOX 1000  
Lakeland, FL 33802-1000

\*Four free ATM withdrawals per month. Above quoted fees are for each occurrence. When using an ATM other than PEFCU Isle of Service or Presto!, be aware of the surcharge fees that the financial institution is charging.